

FARMERS BANK

	CPP Disbursement Date 01/23/2009	Cert 2429	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$424	\$393	-7.3%		
Loans	\$232	\$229	-1.4%		
Construction & development	\$38	\$34	-11.3%		
Closed-end 1-4 family residential	\$48	\$43	-11.2%		
Home equity	\$11	\$10	-2.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	23.8%		
Commercial & Industrial	\$24	\$24	-2.0%		
Commercial real estate	\$87	\$90	2.9%		
Unused commitments	\$43	\$33	-24.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$73	\$56	-23.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$98	\$79	-19.5%		
Cash & balances due	\$7	\$15	127.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$384	\$350	-9.0%		
Deposits	\$342	\$326	-4.6%		
Total other borrowings	\$41	\$22	-46.9%		
FHLB advances	\$40	\$20	-50.0%		
Equity					
Equity capital at quarter end	\$39	\$43	9.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	9.5%	--		
Tier 1 risk based capital ratio	14.6%	16.2%	--		
Total risk based capital ratio	15.9%	17.5%	--		
Return on equity ¹	5.9%	8.9%	--		
Return on assets ¹	0.5%	0.9%	--		
Net interest margin ¹	3.1%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	140.5%	172.3%	--		
Loss provision to net charge-offs (qtr)	497.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	13.0%	9.5%	0.1%	0.0%	--
Closed-end 1-4 family residential	2.5%	2.7%	0.0%	0.5%	--
Home equity	0.4%	0.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.3%	0.3%	0.0%	--
Commercial & Industrial	0.2%	0.1%	1.0%	0.4%	--
Commercial real estate	0.1%	0.5%	0.0%	0.6%	--
Total loans	2.7%	2.1%	0.1%	0.4%	--